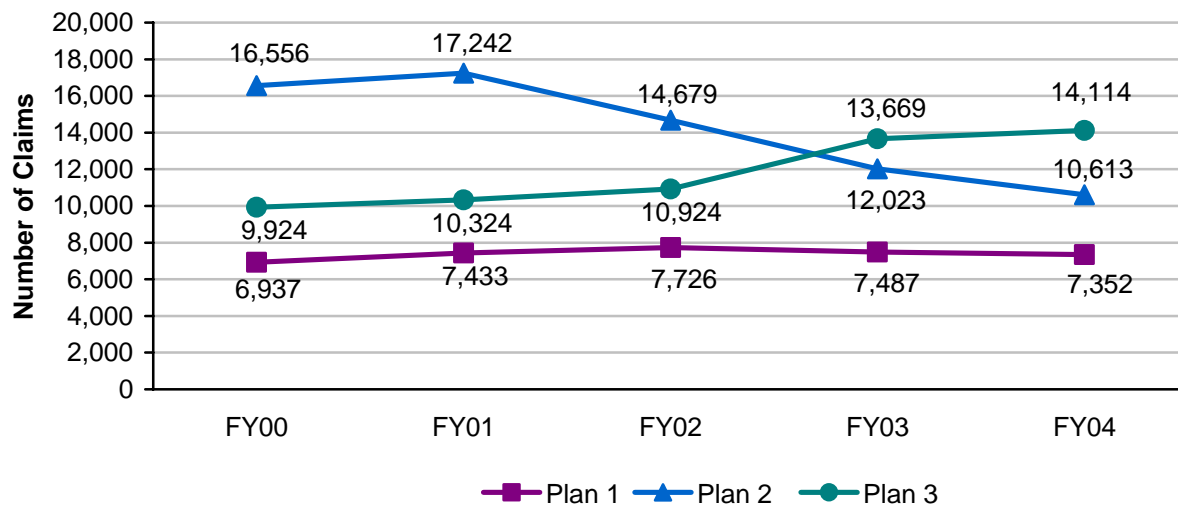


Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system through FY04. The information is based on First Reports of Injury and Occupational Disease received by the department. Both medical only and indemnity claims are included.

**Reported Claims¹ - Five Year Trend
By Plan Type²**



Notes:

¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

**Reported Claims¹
By Plan Type² and Fiscal Year of Injury**

Plan Type	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	6,937	20.7%	7,433	21.2%	7,726	23.1%	7,487	22.5%	7,352	22.9%
Plan 2	16,556	49.4%	17,242	49.1%	14,679	44.0%	12,023	36.2%	10,613	33.0%
Plan 3	9,924	29.6%	10,324	29.4%	10,924	32.7%	13,669	41.1%	14,114	43.9%
NOC ³	78	0.2%	111	0.3%	68	0.2%	51	0.2%	61	0.2%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

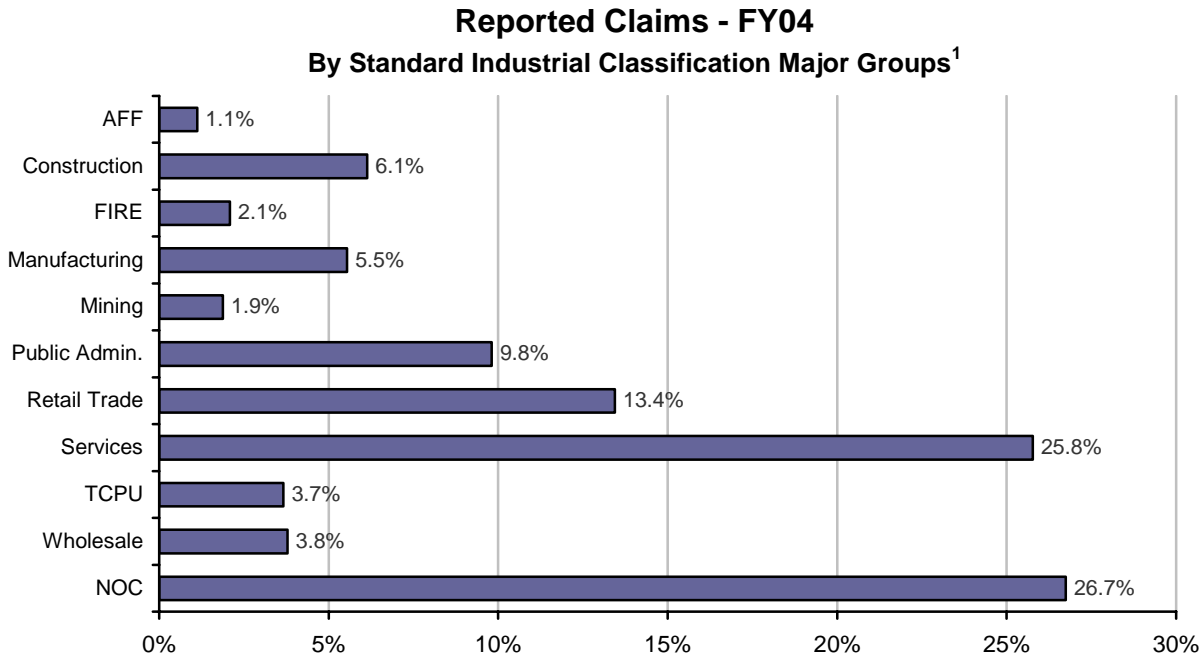
Notes:

¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

³NOC means Not Otherwise Classified.

Injured Worker Characteristics



Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

AFF means Agriculture, Forestry and Fishing.

FIRE means Finance, Insurance and Real Estate.

TCPU means Transportation, Communication and Public Utilities.

NOC means Not Otherwise Classified.

Reported Claims¹
By Standard Industrial Classification Major Groups² and Fiscal Year of Injury

Standard Industrial Classification	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	485	1.45%	420	1.20%	371	1.11%	429	1.29%	360	1.1%
Construction	2,494	7.45%	2,506	7.14%	2,263	6.78%	2,108	6.34%	1,975	6.1%
Finance, Insurance & Real Estate	499	1.49%	962	2.74%	601	1.80%	737	2.22%	672	2.1%
Manufacturing	2,760	8.24%	2,694	7.67%	2,422	7.25%	2,190	6.59%	1,782	5.5%
Mining	618	1.85%	598	1.70%	551	1.65%	467	1.41%	604	1.9%
Public Administration	7,060	9.62%	3,247	9.25%	3,735	11.18%	3,623	10.90%	3,154	9.8%
Retail Trade	3,222	14.43%	4,974	14.17%	4,702	14.08%	4,315	12.99%	4,321	13.4%
Services	4,834	24.63%	8,867	25.25%	8,044	24.09%	8,475	25.50%	8,284	25.8%
Transportation, Communication & Public Utilities	8,248	4.82%	1,622	4.62%	1,416	4.24%	1,304	3.92%	1,176	3.7%
Wholesale Trade	1,615	4.95%	1,572	4.48%	1,417	4.24%	1,382	4.16%	1,218	3.8%
NOC ³	1,660	21.08%	7,648	21.78%	7,875	23.58%	8,200	24.68%	8,594	26.7%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

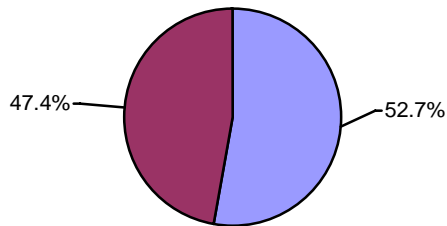
Notes:

¹Some counts may vary slightly from previous reports due to corrections from insurers.

²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

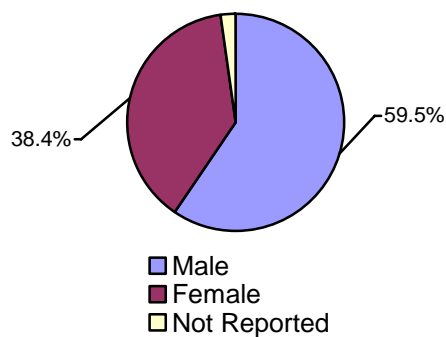
³NOC means Not Otherwise Classified.

Employed Population Composition¹ - FY04



According to the U.S. Department of Labor, the 2004 employed population in Montana was almost equally divided between male and female workers, with males at just over 52% of the total workforce.

Reported Claims - FY04



Despite a relatively balanced workforce, male claims accounted for almost 60% of the total reported injuries in 2004. There are only 11.2% more men in the workforce than women, yet men experienced almost 55% more claim-related injuries than women.

Reported Claims By Gender and Fiscal Year of Injury

Gender	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	12,254	36.6%	13,544	36.6%	12,867	38.6%	12,986	39.1%	12,331	38.4%
Male	21,034	62.8%	21,414	62.8%	20,425	61.0%	19,719	59.4%	19,131	59.5%
Not Reported	207	0.6%	152	0.4%	105	0.3%	522	1.5%	678	2.1%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

Notes:

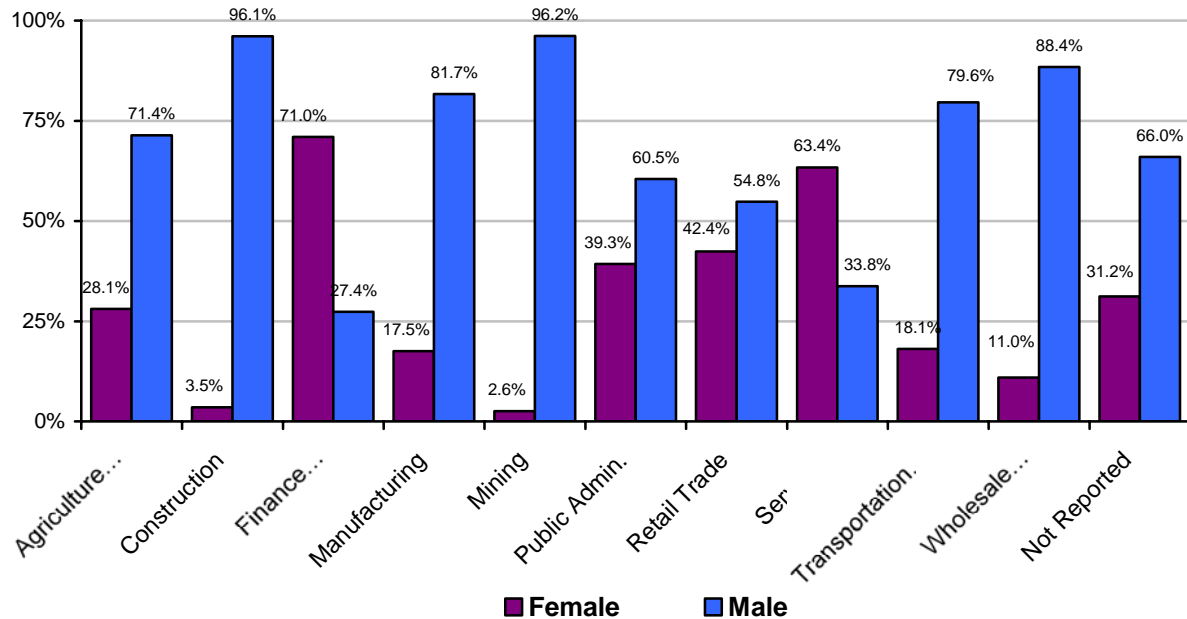
¹ Based on total employed population of 452,000 (238,000 male and 214,000 female); figures provided by U.S. Department of Labor, Bureau of Labor Statistics, "Employment status of the civilian noninstitutional population in states by sex, detailed age, race, and Hispanic origin", <http://stats.bls.gov/lau/home.htm>

²Source: Office of Management and Budget, *Standard Industrial Classification Manual* 1987.

³Totals may not sum exactly due to rounding.

⁴NOC means Not Otherwise Classified.

Reported Claims - FY04
By Standard Industrial Classification Major Groups¹ and Gender



Reported Claims - FY04
By Standard Industrial Classification Major Groups¹ and Gender

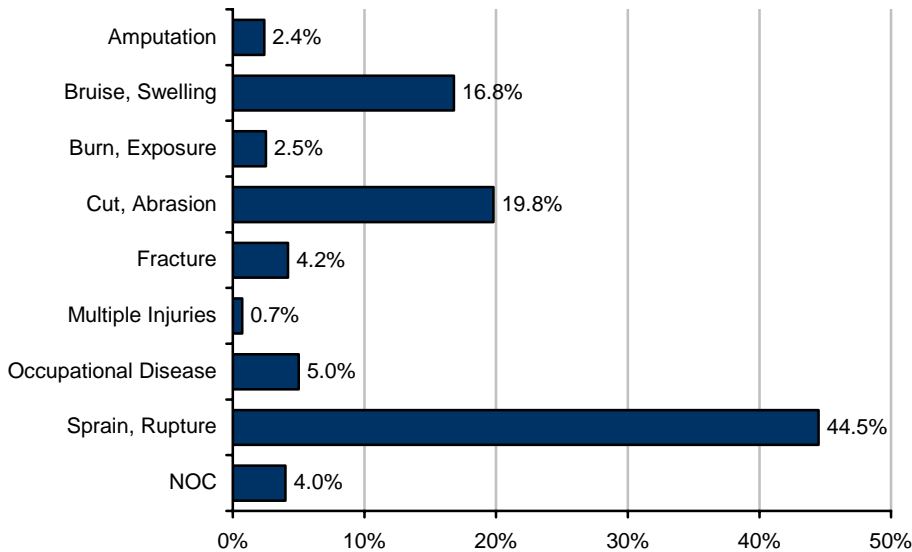
Standard Industrial Classification	Female		Male		Not Reported		Total	
	Count	Percent ²	Count	Percent ²	Count	Percent ²	Count	Percent ²
Agriculture, Forestry & Fishing	101	28.1%	257	71.4%	2	0.6%	360	100%
Construction	70	3.5%	1,898	96.1%	7	0.4%	1,975	100%
Finance, Insurance & Real Estate	477	71.0%	184	27.4%	11	1.6%	672	100%
Manufacturing	312	17.5%	1,456	81.7%	14	0.8%	1,782	100%
Mining	16	2.6%	581	96.2%	7	1.2%	604	100%
Public Administration	1,240	39.3%	1,908	60.5%	6	0.2%	3,154	100%
Retail Trade	1,833	42.4%	2,366	54.8%	122	2.8%	4,321	100%
Services	5,253	63.4%	2,796	33.8%	235	2.8%	8,284	100%
Transportation, Communication and Public Utilities	213	18.1%	936	79.6%	27	2.3%	1,176	100%
Wholesale Trade	134	11.0%	1,077	88.4%	7	0.6%	1,218	100%
NOC ² SIC codes	2,682	31.2%	5,672	66.0%	240	2.8%	8,594	100%
Total	12,331	38.4%	19,131	59.5%	678	2.1%	32,140	100%

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²Percentages based on total claims per SIC code, including female, male, and "Not Reported" gender types.

Reported Claims - FY04 By Nature of Injury



Reported Claims By Nature of Injury¹ and Fiscal Year of Injury

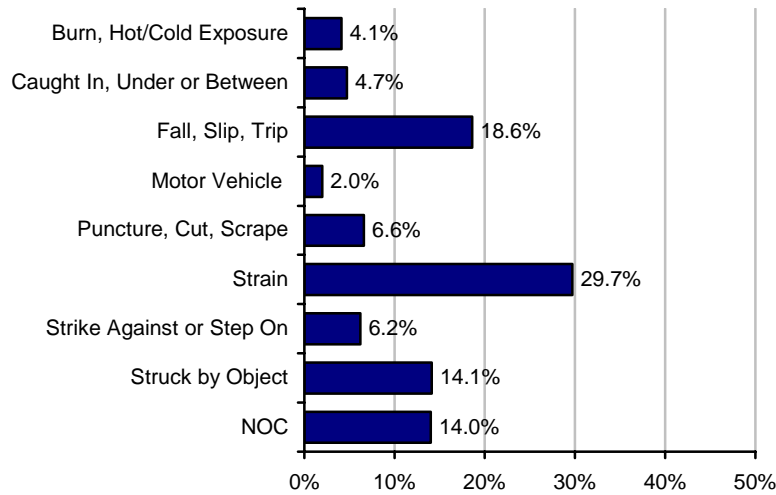
Nature of Injury	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Amputation	675	2.0%	681	1.9%	655	2.0%	782	2.4%	782	2.4%
Bruise, Swelling	4,894	14.6%	5,647	16.1%	5,092	15.2%	5,523	16.6%	5,402	16.8%
Burn, Exposure	907	2.7%	902	2.6%	931	2.8%	769	2.3%	815	2.5%
Cut, Abrasion	6,896	20.6%	7,094	20.2%	6,768	20.3%	6,599	19.9%	6,377	19.8%
Fracture	1,559	4.7%	1,500	4.3%	1,437	4.3%	1,450	4.4%	1,357	4.2%
Multiple Injuries	549	1.6%	357	1.0%	251	0.8%	226	0.7%	213	0.7%
Occupational Disease	1,790	5.3%	1,961	5.6%	1,825	5.5%	1,824	5.5%	1,613	5.0%
Sprain, Rupture	13,523	40.4%	14,385	41.0%	14,260	42.7%	14,454	43.5%	14,298	44.5%
NOC ²	2,702	8.0%	2,583	7.3%	2,178	6.5%	1,603	4.8%	1,283	4.0%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See “Definitions”, page 58.

²NOC means Not Otherwise Classified.

Reported Claims - FY04 By Cause of Injury



Reported Claims By Cause of Injury¹ and Fiscal Year of Injury

Cause of Injury	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Burn, Hot/Cold Exposure	1,434	4.3%	1,340	3.8%	1,422	4.3%	1,268	3.8	1,308	4.1%
Caught In, Under or Between	1,416	4.2%	1,487	4.2%	1,407	4.2%	1,604	4.8	1,507	4.7%
Fall, Slip, Trip	5,584	16.7%	6,766	19.3%	5,910	17.7%	5,982	18.0	5,978	18.6%
Motor Vehicle	601	1.8%	656	1.9%	596	1.8%	577	1.7	629	2.0%
Puncture, Cut, Scrape	2,821	8.4%	2,962	8.4%	2,700	8.1%	2,311	7.0	2,125	6.6%
Strain	9,938	29.7%	10,366	29.5%	10,128	30.3%	10,177	30.6	9,540	29.7%
Strike Against or Step On	2,087	6.2%	2,005	5.7%	2,001	6.0%	1,907	5.7	1,992	6.2%
Struck by Object	4,579	13.7%	4,573	13.0%	4,568	13.7%	4,622	13.9	4,536	14.1%
NOC ²	5,035	15.0%	2,955	14.1%	4,665	13.9%	4,782	14.4	4,525	14.0%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

Reported Claims – FY04 By Industry and Cause of Injury¹

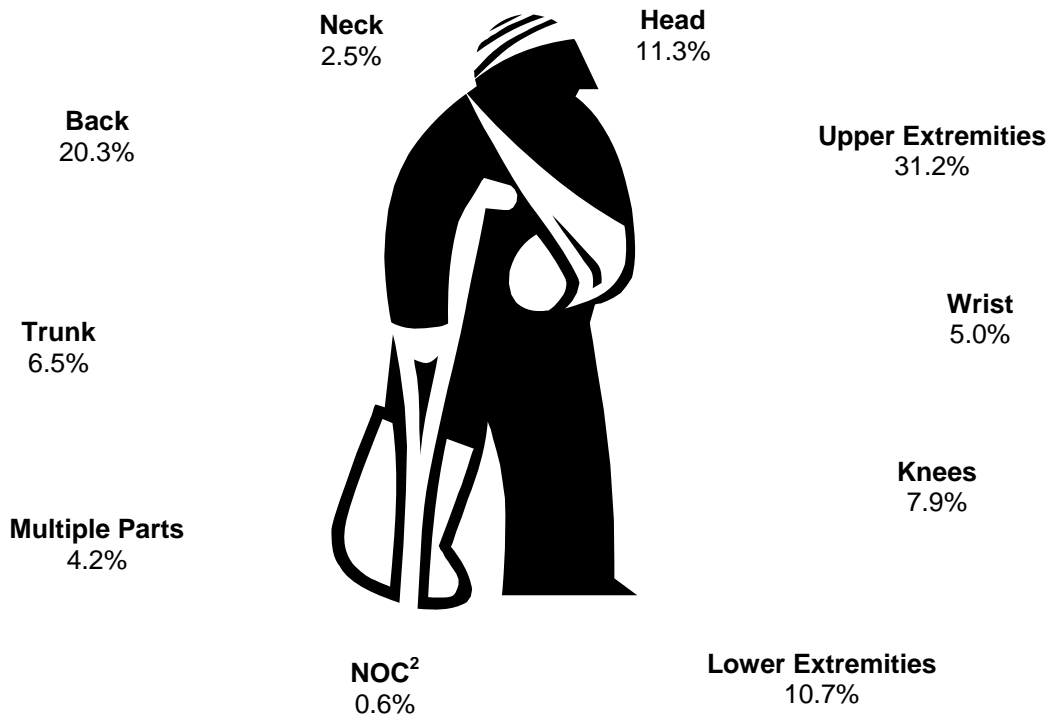
Industry	Burn Exposure	Caught in or Between	Puncture, Cut by	Fall, Slip, Trip	Vehicle Related	Strain, Jump, Lift	Hit against, Step on	Struck by	All others	NOC	Totals
AFF	3.1%	8.9%	3.3%	16.9%	2.5%	20.0%	6.4%	25.6%	13.3%	0.0%	100%
Construction	2.0%	5.8%	8.8%	15.4%	1.6%	27.3%	6.4%	13.6%	18.7%	0.3%	100%
FIRE	3.3%	4.0%	1.0%	20.7%	1.8%	31.0%	5.5%	10.9%	21.7%	0.1%	100%
Manufacturing	3.1%	6.7%	7.8%	12.0%	1.2%	29.8%	7.5%	13.6%	18.1%	0.2%	100%
Mining	3.8%	9.1%	6.0%	12.4%	4.0%	26.5%	6.6%	17.5%	14.1%	0.0%	100%
Public Agencies	6.1%	3.7%	3.8%	19.4%	2.4%	23.7%	6.6%	15.8%	18.5%	0.1%	100%
Retail Trade	5.0%	3.7%	11.0%	17.5%	1.3%	32.8%	6.2%	10.7%	11.6%	0.2%	100%
Services	4.1%	4.2%	6.3%	21.3%	1.6%	30.0%	5.6%	14.9%	11.9%	0.1%	100%
TCPU	3.1%	3.7%	2.5%	19.6%	3.4%	35.3%	7.6%	13.9%	10.9%	0.2%	100%
Wholesale Trade	2.9%	6.2%	6.1%	14.5%	2.5%	33.5%	5.4%	14.6%	13.6%	0.6%	100%
Not Reported	4.0%	5.0%	6.4%	18.8%	2.4%	29.9%	5.9%	14.2%	12.9%	0.4%	100%
% of Total Injuries	4.1%	4.7%	6.7%	18.5%	2.0%	29.7%	6.1%	14.1%	13.9%	0.2%	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See “Definitions”, page 57.

²NOC means Not Otherwise Classified.

Reported Claims - FY04 By Part of Body



Reported Claims By Part of Body¹ and Fiscal Year of Injury

Part of Body	FY00		FY01		FY02		FY03		FY04	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Back	6,612	19.7%	6,885	19.6%	6,598	19.8%	6,624	19.9%	6,535	20.3%
Head	3,756	11.2%	3,845	11.0%	3,809	11.4%	3,766	11.3%	3,622	11.3%
Knees	2,197	6.6%	2,380	6.8%	2,334	7.0%	2,472	7.4%	2,533	7.9%
Lower Extremities	3,489	10.4%	3,639	10.4%	3,517	10.5%	3,572	10.7%	3,425	10.7%
Multiple Parts	2,481	7.4%	2,511	7.2%	1,851	5.5%	1,647	5.0%	1,343	4.2%
Neck	716	2.1%	751	2.1%	758	2.3%	826	2.5%	800	2.5%
Trunk	1,969	5.9%	2,045	5.8%	2,105	6.3%	2,083	6.3%	2,075	6.5%
Upper Extremities	10,430	31.1%	11,046	31.5%	10,549	31.6%	10,398	31.3%	10,019	31.2%
Wrist	1,662	5.0%	1,707	4.9%	1,685	5.0%	1,641	4.9%	1,593	5.0%
All Other Claims, NOC ²	183	0.6%	301	0.9%	191	0.6%	201	0.7%	195	0.6%
Total	33,495	100%	35,110	100%	33,397	100%	33,230	100%	32,140	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See “Definitions”, page 59.

²NOC means Not Otherwise Classified.

Insurer Denial of Claims

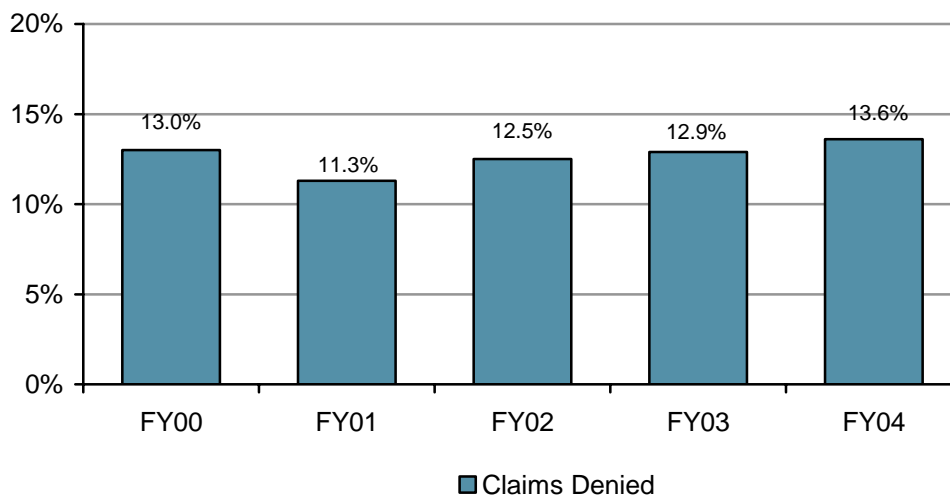
Insurer Denial of Claims¹ By Reason of Denial and Fiscal Year of Injury

Reason for Claim Denial		FY00	FY01	FY02	FY03	FY04
Coverage Issue	Corporate officer rejected	9	1	0	0	3
	Elects no coverage	6	6	2	3	3
	Independent Contractor issue	3	6	2	1	2
	Question which insurer liable	27	16	15	9	16
Definition of Injury	No coverage	40	30	14	6	22
	Heart attack - not caused by accident	13	6	13	10	16
	Does not meet definition of injury	478	391	393	426	459
	Does not meet definition of Occupational Disease	66	52	59	47	67
Insufficient Information	Stress - not compensable	24	31	27	23	27
	Incomplete or missing information necessary to accept liability	68	181	113	47	48
	Late Claim Filing	72	45	49	48	47
	Occupational Disease	1	1	2	1	0
No Employer Notice	No 30-day notice to employer or insurer	180	149	135	100	188
Not in Course & Scope	Not in course and scope of employment	260	229	212	208	344
No Objective Medical	No objective medical findings to substantiate injury	2,349	2,039	2,483	2,338	2,928
Other	Other	338	254	285	193	194
Total		3,934	3,437	3,804	3,460	4,364

Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.

Insurer Denial of Claims¹ By Percent and Fiscal Year of Injury



Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.